

PLAN COMMISSION STAFF REPORT

APPLICATION NO: N/A

HEARING DATE: July 9, 2026 NEXT HEARING DATE: N/A

NEWSPAPER NOTICE PUBLISHED ON: NOTICES MAILED ON:

SUBJECT: Discussion of development standards impacting housing production in Lapel

LOCATION: AG, R1, R2, R3, and C2 Zoning Districts in Lapel, IN

PETITIONER(S): N/A

SUMMARY: Commission to consider amendments to the Lapel UDO to encourage more housing development in Lapel

RECOMMENDATION: See report for full list of staff recommendations

PREPARED BY Marcellus Johnson, Planning Administrator

EXHIBITS
Exhibit 1. Suburban Multiplex Examples
Exhibit 2. Tuscan Home Prices
Exhibit 3. Montgomery Farms Home Prices
Exhibit 4. Architectural Standards Table

BACKGROUND

In March 2026, the Indiana State Legislature and Governor passed House Enrolled Act No. 1001 (“the bill”), an act to amend the Indiana Code concerning local government. Section 25 of the bill adds IC 36-7-4.3 to the Indiana Code effective July 1, 2026.

This new chapter of the Indiana Code requires that a public hearing be held no later than January 1, 2027 to review the UDO and any zoning regulations and land development rules with the goal of increasing the production of housing. The subject matter of this hearing is Lapel’s zoning regulations with regard to the following factors:

- Providing for high density development of duplexes, triplexes, and fourplexes in areas designated for single-family homes
- Constructing other housing types including accessory dwelling units and manufactured and modular housing
- Adaptive reuse of commercial buildings for residential use
- Increasing the allowable floor area ratio in multifamily housing areas
- Waiving or eliminating regulations such as architectural standards, size and bulk standards, materials standards, and off-street parking standards
- Reviewing impact fee zones with zone advisory committee for improvements
- Streamlining or shortening permitting processes by 15 days or more
- Using property tax abatements to enable higher density and mixed income communities
- Donating vacant land for affordable housing development

The following staff report considers the zoning ordinances for the Town of Lapel in light of these factors and presents recommendations for changes to the ordinances to lower barriers to housing production.

Standards for Amendments per IC 36-7-4-603:

In preparing and considering proposals to amend or partially repeal adopted development ordinances, the Plan Commission and Town Council shall pay reasonable regard to:

1. Whether the proposed amendment is consistent with the goals, objectives, and policies of the Comprehensive Plan, as adopted and amended from time to time by the Town Council;
2. Whether the proposed amendment is compatible with current conditions and the overall character of existing development in each district;

3. Whether the proposed amendment is the most desirable use for which the land in each district is adapted;
4. Whether the proposed amendment will have an adverse effect on the value of properties throughout the jurisdiction; and
5. Whether the proposed amendment reflects responsible standards for development and growth.

In addition to the above standards, Plan Commission and Town Council should consider the likely impact on residential development of any proposed changes. The state is requiring all local government units to consider how they can make it *easier* and *less expensive* to build housing within their jurisdiction. This should still be balanced however with the above considerations, particularly with regard to the character of the established zoning districts, goals of the comprehensive plan, and likely impact on property values.

ANALYSIS

The following analysis considers each of the nine factors listed above and recommends the specific actions that should be taken to comply with the intent of the bill.

Allowing High Density Development in Single-Family Districts

There are two single-family districts in Lapel: the Suburban Neighborhood (R1) District and the Traditional Neighborhood (R2) District. Neither of these districts allow multi-family housing of any kind either by right or by special exception.

The intent of the R1 District is “to provide suburban style, medium to low density residential development along with contributing infrastructure and other necessary features.” Duplexes, triplexes, and quadplexes are not necessarily inconsistent with this intention as multiplexes can be designed in a way that is consistent with a suburban character that reflects medium to low density (Exhibit 1). It would therefore be appropriate to consider allowing developments with 2-4 units by special exception so that they can be reviewed for whether they meet the intention of the district.

The intent of the R2 District is “to promote the building of pedestrian-friendly neighborhoods in a traditional development style.” The statement of intent also explicitly encourages “development in this zone that is of higher densities to help promote a pedestrian-friendly downtown.” Developments with up to 8 dwelling units are fully consistent with this intention. Smaller multi-family housing (up to 4 units) could be allowed by right while larger developments (5-8 units) could be allowed with special exception.

Multi-family housing can be built in ways that keep it within the scale and proportions of single-family homes. Building height and bulk standards will ensure that the overall building is no bigger than the buildings around it (assuming the lots are of similar size), while minimum dwelling unit area will ensure that units are uncomfortably or dangerously small and cramped.

Lapel also has a Multi-Family Residential (R3) District that allows multi-family developments by right and puts no limits on the number of uses except for those imposed by constraints of the development standards. As the R3 District also allows single-family homes, it would also be possible to up-zone parts of the “downtown” area to R3, opening up more of the town to multi-family housing rather than changing the allowed uses in R1 and R2.

Lastly, the ordinance seems to omit any consideration of duplexes. The Use Matrix shows “Dwelling, Single-Family” and “Dwelling, Multi-Family (more than 2 dwelling units)” leaving a gap of developments with exactly 2 dwelling units. It’s not clear why duplexes were singled out as being uniquely undesirable, and it is inconsistent with the town’s fee schedule, which

prices many applications for one- and two-family homes separate from multi-family housing. It's staff belief that any residential district that allows single-family homes by right should allow duplexes by right.

Note that single-family homes are also allowed in the Agricultural District, but as the intent of this district is clearly to allow development of a rural character, multi-family housing is largely inconsistent with this intention, and thus inappropriate in this district.

Staff Finding: There are several options available for making it easier to build higher density housing in Lapel, and all of these options will allow the existing zoning districts to maintain their intent and character.

Staff Recommendation:

1. Amend the Use Matrix and tables to permit duplexes in R1, R2, and R3
2. Consider allowing up to 4 units by special exception in R1
3. Consider allowing up to 4 units by right and 5-8 units by special exception in R2
4. Consider preemptively rezoning areas zoned R2 to R3

Allowing ADUs, Manufactured/Modular Housing, and other housing types

Accessory Dwelling Units (ADUs)

The “accessory” in ADU refers to the fact that ADUs are not the primary use of the lot or parcel on which they are located, but rather a secondary use that is complementary to the primary use. In the case of ADUs, the primary use is usually single-family housing, but smaller multi-family structures like duplexes could also have an ADU. They can be attached or detached, and a common way of creating an ADU is converting a garage or barn into a self-contained dwelling unit. Section 13 of HB 1001 provides the following definition for ADUs:

“a self-contained living unit internal to or on the same lot or parcel as a single family dwelling that:

1. *Does not exceed the lesser of:*
 - a. *Seventy-five percent (75%) of the interior habitable area (gross floor area) of the single family dwelling; or*
 - b. *One thousand (1,000) square feet*
2. *Includes its own cooking, sleeping, and sanitation facilities; and*
3. *Complies with or is otherwise exempt from any applicable building codes, fire safety codes, and other public health and safety laws.”*

Many communities have started allowing and even encouraging the construction of ADUs as a way to increase the density of dwelling units per acre and providing more housing. Adding ADUs to the list of allowed uses in the single-family districts would immediately double their housing capacity. However, the decision to build an ADU is made by the property owner — developers don't usually build their subdivisions to include ADUs, and in fact, any lot developed with an ADU from the start would call into question whether the ADU is in fact accessory. In other words, allowing ADUs to be built does not actually guarantee that they will be built.

Lapel does not allow ADUs currently, and unless there are individuals in the community who would like to build one, there is no urgency in changing this. If the intention behind allowing ADUs is to allow for more housing, they should be regulated to limit their use as short term rentals. Additionally, the UDO should be updated to clarify whether and how the development standards of the district apply to ADUs. This is of particular importance when it comes to size and bulk standards (i.e., minimum dwelling area) and parking standards (two spots per dwelling unit).

Staff Finding: Lapel's UDO does not allow ADUs currently and unless there are residents who already want to build ADUs, allowing them will not have immediate impact on the provision of housing.

Staff Recommendation: No action required, but Plan Commission should pay attention to any comments offered by the public in support of allowing ADUs.

Manufactured/Modular Homes

Manufactured Homes has become the preferred language when referring to mobile homes as well as factory-built houses that are transported to a site in one or more pieces for assembly and installation on a permanent foundation. "Modular" is another way of referring to such homes as the factory-built units are known as "modules."

Until recently, the UDO divided manufactured homes into 3 types:

- Type I: At least 23 ft long; has at least 950 square feet of living area, a pitched roof, and exterior wall finish, both of which are made of materials "customarily used for site constructed dwellings"
- Type II: At least 320 square feet, a pitched roof, and exterior wall finish, both of which are made of materials "customarily used for site constructed dwellings"
- Type III: At least 320 square feet, a pitched roof, and exterior wall finish, one or both of which are not made of materials "customarily used for site constructed dwellings"

The UDO had a definition for mobile home as well that did not include manufactured homes and did not require mobile homes to meet the definition of any of the manufactured home

types. This was changed last month and now there are only 2 types of manufactured homes, with the distinction being that Type I homes are at least 800 sf in size and Type II homes are between 400 and 800 sf in size, making them more “tiny home”-sized.

While these definitions have been updated, there remains some confusion about where manufactured homes are or are not allowed. The Use Matrix provided in V1.3.4 shows Type I and Type II manufactured homes as permitted uses in every district that allows site-constructed single-family homes; however, the Mobile/Manufactured Home Standards in the Ag, R1, R2, and R3 volumes show a table that says that Type I and Type II manufactured homes are permitted uses in Ag and R1 only, Type I homes are allowed by special exception in R2, and R3 allows all three types by special exception. Mobile homes are special uses in the Ag and R3 districts in both locations. These conflicts need to be resolved.

It's clear from the table that there was an interest in controlling where these kinds of homes could be built with the goal of making sure that only homes that resembled conventional site-constructed homes would be allowed by right and all others would need to be reviewed on a case-by-case basis to see if they fit the character and intent of the zoning district. The Mobile/Manufactured Home Standards in the UDO only list the table and the definitions of mobile home and the three types of manufactured homes. Having clear and defined standards would allow manufactured homes to be treated like conventional homes rather than being regulated and excluded as if they are nuisance or noxious uses. Similar arguments can be made about the way the UDO treats mobile and manufactured home parks.

Manufactured homes are one of the lowest cost pathways to home ownership as it can decouple the cost of the housing from the cost of the land it is built on when built in a manufactured home park (land values can be a significant portion of the total value of a property, though this is not generally the case in Lapel). With robust architectural standards and size and bulk standards and reasonable restrictions on the location of manufactured home parks, manufactured homes can and should be permitted in any district that allows conventional single-family homes.

Staff Finding: While manufactured and modular homes (including mobile homes) are allowed in Lapel, the ordinance is confusing about what districts they can and cannot be built in and provides no standards for staff or the BZA to consider when deciding whether to allow a special use exception.

Staff Recommendation:

- Lapel should adopt more robust manufactured home standards and consider creating exceptions from base zoning standards to allow manufactured homes to be smaller or exclude them from certain architectural requirements.

- Permission for building manufactured homes in the various zoning districts needs to be clarified.

Other Housing Types

Some additional housing types that Plan Commission can consider for inclusion in the UDO are tiny homes and cottage courts.

“Cottage court” refers to a development type where several smaller homes (the cottages) are built around a courtyard or green space (the court) on a single parcel. The ownership structure is similar to a condo where households own their cottage and together all owners share the costs of maintaining the court and any other shared amenities. Cottage courts could also be for rent and therefore operate like an apartment with the owner or their management company maintaining the court and shared amenities while renting out the cottages to households. Because the land is owned in common by an HOA or condo association, residents save on housing costs. Cottage courts are a good option for seniors looking to downsize and the cottages make for good starter homes for individuals or young families, and they allow for greater density without having to build an apartment building.

Lapel could also consider allowing tiny homes. The Indiana Residential Code defines a tiny house as any dwelling that is 400 square feet or less, excluding any lofts. Tiny homes could be allowed as ADUs or to be built together in a tiny home park or development similar to a manufactured home park or a cottage court. A Type II manufactured home built to the minimum floor area required by the definition would qualify as a tiny home, so in some sense the UDO already allows them. However, the UDO contains no special carve out from minimum dwelling area regulations, meaning functionally tiny homes are not allowed. The UDO could be amended to allow dwelling units smaller than the minimum area if they are ADUs and/or built in a manufactured home/tiny home park.

Staff Finding: Alternative low-cost housing options are currently not allowed by the UDO but could be allowed with a few simple amendments if this is desirable.

Staff Recommendation: No action required.

Adaptive Reuse of Commercial Buildings for Residential Use

This strategy is generally inappropriate for Lapel. Adaptive reuse of commercial buildings is generally appropriate for buildings like offices and shopping malls where the spatial logic, circulation, and size of the structures are conducive to transformation into multifamily housing. Lapel does not have many such structures. Furthermore, adaptive reuse is a strategy best deployed as a way to deal with vacant non-residential buildings where there is no commercial demand, but plenty of residential demand. To staff’s knowledge, this is not

the case in Lapel. Still, an analysis of the appropriateness of this strategy for the Downtown Commercial (C2), General Commercial (C1), Light Industrial (II), and General Industrial (Ig) districts follows.

Downtown Commercial District

This district is the one perhaps best suited for adaptive reuse as buildings in this district often already resemble small multifamily buildings. The intent of the C2 district explicitly includes reuse as one of form of development it seeks to permit. Dwelling units are already allowed by right on upper floors for a mixed-use building, but a fully residential building is not allowed in this district. This is consistent with the intent of the C2 District, which in spite of its intent of accommodating and supporting the use of existing structures, is also interested in residential only as part of a mixed-use development.

The risk with allowing residential as a primary and sole use in the C2 District is that when demand for housing is higher than demand for businesses, commercial spaces will get converted to residential spaces, depriving future businesses of an available space to move into.

Staff Finding: This district already provides opportunities for residential development without the need for provisions supporting or encouraging adaptive reuse.

Staff Recommendation: No action required.

General Commercial District

This district is intended to provide for general commercial uses that provide products and services to neighborhoods, and is supposed to be used selectively for the creation of “appropriately-scaled” commercial centers. Dwelling units are allowed on upper floors by special exceptions. Most of the existing structures in this zoning district are single-story strip mall-style structures that would need significant work to be suitable and desirable as residences. There is also the risk that being less restrictive with residential development in this district could result in a decrease in Lapel’s commercial capacity as former businesses are converted to residences.

Staff Finding: Supporting or encouraging adaptive reuse in this district would risk the possibility that the already limited supply of commercial spaces ready for new businesses in Lapel shrinks.

Staff Recommendation: No action required.

Light Industrial and General Industrial Districts

These districts contain no buildings or properties suitable for economical adaptive reuse into residential units. Furthermore, these districts are intended to minimize land use conflicts between uses that generate noise, visual clutter, and environmental pollutants and residential uses. Residential development is therefore out of character for this district, and if redevelopment of a former industrial property is desired, it should be rezoned.

Staff Finding: Adaptive reuse is completely inappropriate for these districts.

Staff Recommendation: No action required.

Increasing Allowable Floor Area Ratio

Floor Area Ratio (FAR) is a measure of development density calculated by comparing the total floor area of a development (including on upper stories) to the area of the parcel. For example, using the minimum dwelling unit area and the minimum lot size for R1, we can calculate an FAR of 1,800 sf/12,000 sf or 0.15. The Lapel UDO does not use FAR to regulate development, so there is no maximum FAR in any of the districts.

Staff Finding: FAR is already unlimited.

Staff Recommendation: No action required.

Waiving or Eliminating Certain Regulations

The bill lists 7 types of requirements, each of which is discussed below. Staff's analysis also includes related regulations or regulations in the same spirit.

Garage size and placement

The UDO does not regulate the location or size of garages unless they are detached. In such cases they are regulated as accessory structures. The following regulations apply to the size and placement of a detached garage:

- Must meet the setback requirements of the zoning district
- must be at least 10 feet from any other structure
- cannot be built in an easement or septic field
- cannot be any closer to the front property line than the home.

These are standard and un-problematic restrictions for detached garages. Attached garages do not have any such requirements so long as they comply with all other applicable standards as part of the primary structure.

The restrictions placed on detached garages are standard for most ordinances. It is staff's opinion that this provision of the bill was intended to refer to requirements for rear-loading and other similar requirements that would require things like rear alleys or larger lots that could accommodate driveways that have to curve or turn to meet garage size and location standards. As such standards don't exist in Lapel, there is no need to excuse or waive standards related to garages.

Staff Finding: The UDO already minimally regulates the size and placement of garages.

Staff Recommendation: No action required.

Steeper Roof Pitch and other Roof Standards

The UDO requires that the largest (by square footage) roof must have a pitch of at least 6:12 with gables of at least 8:12. Petitioners may request Plan Commission review of their plans to allow a much lower roof pitch of 3:12 for prairie-style homes.

The pitch of a roof has important structural implications. Shallower roofs accumulate snow much more easily, which puts more stress on the roof and shortens the overall lifespan of the roof and the structural elements that support it. Alternatively, steeper roofs present a larger surface area for wind to push against, and depending on the arrangement of various roof elements, can lead to greater uplift forces and vortex forces that work to pull shingles, tiles, and roof membranes off the structure. The Indiana Residential Code provides standards for roofs of various sizes with various pitches based on ultimate wind speed but does not give similar guidance based on snow loads. According to the National Weather Service, the Indianapolis region averages about 25" of snow annually, so there is definitely a need to be concerned with snow loads. While allowing shallower roof pitches would save on roof material costs, roofs would have to be structurally more robust to support the additional accumulation, which could reduce the size of the cost savings.

Roof pitch is also an aesthetic element, and most ordinances regulate it with this in mind. Steeper roofs provide a large, street facing surface, and on large roofs, this also creates the need to introduce various architectural elements like dormers, towers, and variations in the roof line and roof plane to avoid creating a large "blank" surface. For example, the UDO requires there be at least 2 roof planes visible from the public right-of-way. Lapel's UDO's exception for architectural style is evidence that the roof pitch standard is focused largely on aesthetics rather than structural concerns. From an aesthetic perspective, steep roofs are suitable for larger buildings, particularly those with more than one story, as the bulk of the roof is balanced or surpassed by the bulk of the building; however, smaller buildings may look 'top-heavy' when required to have steep roofs.

Staff Finding: Given the lack of guidance from the Indiana Residential Code, it is hard to judge whether 6:12 is an appropriate pitch from a structural standpoint and how lowering the minimum pitch could impact the structural requirements of the roof construction. From an aesthetic standpoint, the minimum pitch is arbitrary and could be lowered without significant harm to the quality of housing being produced.

Staff Recommendation: No action required, but Plan Commission should consider if changes to this requirement are warranted or desirable.

Minimum Lot Size and Square Footage

Staff assumes that square footage refers to the size of the building rather than being a redundant restatement of lot size. The lot size and square footage requirements in each residential zoning district are as follows:

Zoning District	Minimum Lot Size	Minimum Dwelling Area
R1	12,000 sf (2 acres on septic)	1800 sf
R2	7,250 sf	800 sf
R3	6,000 sf per unit	600 sf

The minimums present in R2 and R3 are consistent with typical lot sizes and home sizes found throughout the ‘in-town’ areas of Lapel. To put these numbers in perspective, 6,000 was the minimum lot size proposed in the PUD that was denied last year, and the size of the lots was one of the reasons the proposal was defeated. The minimum dwelling area sizes in R2 and R3 are also quite low and there is plenty of space for the market to provide smaller houses while meeting these districts’ standards.

The R1 district however presents high minimums both for lot size and dwelling area compared to the other districts. To get a sense of how these higher requirements may affect home prices, the Tuscan subdivision provides a good point of comparison (Exhibit 2). Home plans currently for sale in Tuscan range from around 1300 sf to over 3100 sf. The 1300 sf home is listed at around \$222,000; a home around 1600 sf starts around \$230,000; a home around 1800 sf is listed at around \$253,000; and the homes around 3000 sf start at over \$290,000. Listings for Montgomery Farms show a similar pattern, though at a higher starting price point (~\$320k) and with a smaller range between the lowest and highest prices (Exhibit 3). What this shows is that the 500 sf difference between a 1300 sf home and an 1800 sf home could represent a difference in the list price of the home of \$31,000.

According to Realtor.com, Lapel has the third highest median listing price in Madison County at \$260,000. It is less expensive than Pendleton and Ingalls but pricier than Markleville and Frankton. With a \$31,000 (12%) drop in the median home price, it would fall down to 5th most expensive housing market, right in the middle of the pack.

Land is not a significant factor in the cost of new housing in Lapel. It is not uncommon when browsing property records to see that the value of the improvements is 5 or more times that of the land, so decreasing the minimum lot size will likely not save much money in this way. However, a smaller minimum lot size means that developers can get more lots out of a subdivision, which means the cost of public improvements can be shared across more homesites. As a simple example, consider a subdivision of 25 acres total. As a result of Lapel’s subdivision standards, about 50% of that total will end up being developed as housing. If each homesite is required to be 12,000 sf, that will result in a maximum of 45 homesites. On the other hand, you could get 75 homesites out of the same 12.5 acres if the minimum was the 7,250 sf of the R2 District. The costs of building the roads and the utilities running underneath the road could then be shared across 30 more homes, reducing the cost to each individual homeowner. The increased density will also generate benefits to the Town as the greater density means more taxpayers are funding the maintenance of the same public improvements, and there will be fewer public improvements for the Town to maintain.

Staff Finding: The minimums in R2 and R3 are contextually appropriate for Lapel, but there is room to lower the minimums in the R1 District. This could result in tens of thousands of dollars in savings to buyers depending on how much lower the minimums are. The increased density could also ease the future burden of any new developments on the Town’s budget.

Staff Recommendation: Plan Commission should consider if there is a smaller minimum lot size and minimum dwelling area they are willing to accept and if the potential savings to buyers are worth making that change.

Setbacks

Setbacks are a bulk standard that controls where on a parcel buildings can be located with the goal of making sure that buildings are not too close to the street or to their neighbors. The building setback requirements in each residential zoning district are as follows:

Zoning District	Front Setback	Side Setback	Rear Setback
R1	30-40 ft depending on road classification; or	10 feet	Primary: 25 feet; Accessory: 10 feet

	the average of existing setbacks on block		
R2	25-40 ft depending on road classification; or the average of existing setbacks on block	6 feet	Primary: 25 feet; Accessory: 10 feet
R3	25-40 ft depending on road classification; or the average of existing setbacks on block	20 feet	Primary: 20 feet; Accessory: 10 feet

The setbacks in Lapel generally do not appear to be a significant barrier to housing development. Most lots in Lapel are large enough to make it easy to meet all setbacks and still have a decent amount of space left to add accessory structures and still have yard space.

There is also not much room to adjust these values. Front yard setbacks should be no smaller than 20 feet so that a car can be parked on the driveway without blocking the sidewalk. Deep rear setbacks ensure that homes will have a backyard, which is often more desirable to buyers than a larger front yard because of the privacy it confers. Appropriate side setbacks depend on what the anticipated size of the building is: smaller buildings can and should be spaced closer together (as they are in R2 and R1) to avoid a sense of remoteness or vacancy, while larger buildings should be spaced farther apart (as they are in R3) to avoid a sense of clutter or claustrophobia.

Staff Finding: The setbacks in each residential zoning district are appropriate to the character of the district and are not likely to be significant barriers to development.

Staff Recommendation: No action required.

Buffer yard Requirements

This was not one of the items listed in the bill, but as it is similar to setbacks, staff considered revisions to these requirements as well. Buffers are managed by a Buffer Zone Matrix that determines if a buffer is required on a property and what kind of buffer depending on what district is adjacent to it. Generally, properties do not require a buffer when adjacent to the same district, but require a buffer when adjacent to districts with a different intensity level. Some districts, like Institutional (Is) always require a buffer yard. Buffer zone requirements are triggered whenever a property is up-zoned, requires a special

use approval, or a site plan review is required (which is always required for new construction).

To use the matrix, you start by finding the zoning district of the subject property (the one being developed) on the left side of the table, then you go across until you find the column corresponding to the zoning district of the adjacent property. The number corresponds to the level of buffer required with 1 being the highest level and 3 being the lowest level.

Buffer Zone Matrix

	Ag	R1	R2	R3	C1	C2	Il	Ig	Is	Po
Ag		3	3	3	3		3	2	3	
R1	3		2	3	2		2	1	3	
R2	3	2		3	3		3	2	3	
R3	3	3	3		2		3	3	3	
C1	2	2	2	3					2	2
C2										
Il	1	2	1	1	1	2			1	1
Ig	1	1	1	1	1	1			1	1
Is	2	3	3	3	3	3	1	1	3	2
Po				1	2	1	3	3	2	

1 = Buffer Zone 1 | 2 = Buffer Zone 2 | 3 = Buffer Zone 3

For example, for a property zoned R1, a level 3 buffer zone is required on the side adjacent to a property zoned Ag. Note that in the opposite situation, a property in the Ag district adjacent to a property zoned R1, a level 3 buffer zone would still be required. The buffer requirements are not always symmetrical though: for example, a property in C2 never requires a buffer yard, but if a property zoned Parks and Open Space (Po) is adjacent to a property in C2, it will require a level 1 buffer zone. A street or thoroughfare does not eliminate the need for a buffer, but the Administrator may adjust the requirements. The Administrator is also given discretion with regard to buffer zone design in situations in which the property cannot meet the requirements as described in the table. This could be because the property is too small to fit the required buffer yard width or because easements prevent the planting of trees or moving of dirt to build the berm. This means that generally speaking, an applicant does not need to seek a variance from buffer zone requirements but may seek an appeal of the Administrator’s decision from the BZA.

Requirement	Zone 1	Zone 2	Zone 3
Width	50 ft	30 ft	10 ft
Trees	1 tree/20 linear feet; at least half canopy trees	1 tree/30 linear feet; at least half canopy trees	1 tree/30 linear feet; at least half canopy trees
Screen	3 ft tall screen of berm, fence, plant material, alone or in combination	3 ft tall screen of berm, fence, plant material, alone or in combination	3 ft tall screen of berm, fence, plant material, alone or in combination
Berm	1 shrub/10 linear feet; planted on top and exterior slope	1 shrub/10 linear feet; planted on top and exterior slope	1 shrub/10 linear feet; planted on top and exterior slope
Fence	1 shrub/10 linear feet; planted on exterior side	1 shrub/10 linear feet; planted on exterior side	1 shrub/10 linear feet; planted on exterior side
Plant Material	4 shrubs/20 linear feet; at least 24" tall at time of planting	4 shrubs/20 linear feet; at least 24" tall at time of planting	4 shrubs/20 linear feet; at least 24" tall at time of planting
Ground Cover	Grass or other living material outside of planting beds	Grass or other living material outside of planting beds	Grass or other living material outside of planting beds

The main difference between the levels is the width of the buffer zone, though Zone 1 also requires more trees. The buffer's width is not additive to the setback, so if the property requires Buffer Zone 3 but has a setback of 20 feet, then the buffer can be built entirely within the setback; however, if the Buffer Zone 1 is required on a property with the same setback, the full 50 feet are still required. The R Districts typically require Zone 3 where a buffer is required, which fits inside the setbacks except for the side setbacks in R2. In some cases—when R1 is adjacent to R2, C1, II, or Ig; when R2 is adjacent to R1 or Ig; and when R3 is adjacent to C1—higher levels are required which functionally reduce the buildable area of

the lot. This represents the most important “cost” with respect to housing development: developable space. The requirement to provide trees, shrubs, and berm or fence will also add cost to the development and long-term costs to the property owner, who will be required to maintain the plantings and berm or fence.

Still, the separation buffers provide—both physical and visual—are critical for protecting the health and well-being of residents, employees, and visitors, and helps to protect property values when a less desirable neighbor moves in. However, it would be appropriate to relax some of the requirements for districts that are not that different from one another. It’s not clear, for example, why a single-family home in R1 would need a 30-foot buffer, or any buffer at all, from another single-family home in R2. Special Use review would allow any more questionable adjacencies to be reviewed, and buffers may be required as a condition of approval by the BZA.

Staff Finding: Buffer requirements in residential districts do not typically make too much of the property undevelopable, and where it might, the Administrator has the authority to adjust the required buffer zone design. There are some buffer requirements, however, that are more restrictive than they ought to be.

Staff Recommendation: Plan Commission should recommend amending the Buffer Zone Matrix to require lower level buffers (or no buffers) when R1 is adjacent to R2 and vice versa.

Off-Street Parking Requirements

Each of the three residential zoning districts have different off-street parking requirements:

Standard	R1	R2	R3
Number of Spaces	2/unit	1.5/unit	1.5/unit
Material	Paved or Gravel	Paved	Paved
Minimum Size	9’ wide x 18’ long	9’ wide x 18’ long	9’ wide x 18’ long
Location	May not encroach upon ROW, easement, or septic field	May not encroach upon ROW, easement, or septic field	May not encroach upon ROW, easement, or septic field

Drive Direction	Forward or Reverse	Forward-only	Forward-only
-----------------	--------------------	--------------	--------------

The ordinance does not state this explicitly, but parking spaces inside a garage, attached or detached, count toward the number of spaces required.

In a community like Lapel where many everyday activities like shopping for food or going to work or school require the use of a car, it is necessary that residential properties have at least 1 parking spot. This is because on-street parking imposes a number of costs on the public: the constant weight of parked vehicles burdens the road and shoulder surface; parked cars can block the movement of water and cause standing or flooding; parked vehicles will kill any grass growing on the shoulder; and they create vision barriers when exiting a driveway or turning. Furthermore, many local roads in neighborhoods and subdivisions are wide enough for only 2 or 3 lanes of cars, so if 1 or 2 of those lanes are filled with parked cars, that severely restricts the capacity of the roadway. It is therefore in the Town’s best interest to require off-street parking for residential uses, freeing up on-street parking for visitors.

However, minimum parking requirements must also balance the goal of decluttering public ROWs with the space and material demands parking imposes on new development. Since R2 lots are smaller, the district requires less parking, though practically it is impossible to provide a half parking space, so in a single-family district like R2, a 1.5 space/unit requirement is effectively a 2-space requirement. Lowering the minimum number of spaces only makes sense here if more than one dwelling unit is allowed to be built in this district. When there are 6 or more parking spaces on a lot, additional “parking area” standards kick in. These standards require that there be 1 canopy tree with 100 sf total of landscaped area for every 6 parking spaces, rounding up (so the 7th space means 2 canopy trees and 200 sf of landscaped area). Any one landscaped area must be at least 6 feet wide and have an area of at least 60 sf. Per the parking standards, a quadplex (4-unit housing) would require 6 parking spaces and thus trigger the need for a parking area with landscaping. The landscaped area also may not include any required buffer zone, so this can quickly take up a lot of space and add extra expense to a project with 4 or more dwelling units. Additionally, parking areas must be designed so that cars are not backing out onto streets, which effectively doubles the area required for each parking space.

The best way to balance all of this is to make the amount of parking required per unit decrease as density increases. A 2-space minimum is appropriate and achievable for single-family homes and most duplexes, but this minimum should drop to 1.5 per unit at 3 units and again to 1 per unit at 6 or more units.

Special attention must also be given to parking standards in mixed-use districts. Business uses typically need their parking during the day while residential uses typically need their parking overnight. This means that there is strong potential for businesses and residents to share parking in a mixed-use development, and parking standards should provide for that. Lapel's only mixed-use district is C2, and there is not enough space on the parcels in this district for them to provide the required number of spaces. Adding dwelling units would only make this problem worse. Developing a parking in-lieu fee system would allow the Town to collect fees from developments in C2 and deposit them in a fund earmarked for parking expenses. Lapel could then use this fund to provide a public parking facility that would serve the C2 District. The alternative is to eliminate the off-street parking requirements in this district altogether or require every development to seek a variance to waive the off-street parking requirements.

Staff Finding: Off-street parking minimums are reasonable for Lapel's residential districts as they are currently written, but if changes are made to allow denser residential development, the minimums are likely to become cost and space prohibitive. This is already a problem for the C2 district, which allows mixed-use development.

Staff Recommendation: Consider changes to the parking standards in conjunction with changes to the allowed uses and size and bulk standards of each zoning district.

Restrictive Material Standards

Many communities, Lapel included, regulate materials used for exterior finishes to ensure that housing is built of aesthetically pleasing and durable materials. Sometimes materials are safe and effective, and thus building code-compliant, but are not particularly beautiful or are hard to maintain and/or clean.

Until recently, the UDO requires that single-story residences in R1 and R2 up to 1500 sf be clad completely in masonry. As the minimum dwelling area in R1 is 1800 sf, this requirement effectively only applies to R2. For homes with more than one story or more than 1500 sf, at least 50% of all facades that abut a street, open space, trail, or park must be masonry. Last month, these minimums were revised downward to 20% of the façade. The remainder of the façade must be clad in "durable" materials, and manufactured materials must have at least a 25-year warranty. Cement fiber, engineered wood, masonry, rust-resistant architectural metals, stucco, and vinyl are listed as allowed, but the ordinance also allows Plan Commission to approve materials not listed as well.

It's clear that these standards are intended to serve both aesthetic and maintenance issues, both of which can impact the public. Masonry is a very durable material, and architectural masonry products are generally viewed as attractive materials, which is likely the intention

behind requiring their use on all R1 and R2 homes, however, masonry is among the most expensive architectural finish materials, so requiring it will drive up the price of new homes.

Siding Material	Cost per Square Foot
Fiber Cement	\$6 - \$15
Hardie Board	\$6 - \$15
Aluminum	\$6 - \$10
Stone Veneer	\$10 - \$45
Vinyl	\$4 - \$12
Wood	\$5 - \$15
Cultured Stone	\$10 - \$35
Brick	\$8 - \$18
Stucco	\$3 - \$9
Metal	\$6 - \$16
Cedar	\$6 - \$16
Log	\$5 - \$15
Masonite	\$4 - \$8

The table from homeguide.com above shows various exterior finish materials and a range of costs typical for the Indianapolis/Central Indiana region. Masonry products are highlighted yellow. According to their estimator, an 1800 sf home has about 1500 sf of exterior surface area to cover. Meeting the requirements in the ordinance could cost anywhere from an additional \$600 for cheaper brick cladding on 20% of the front façade only to \$13,500 if all four elevations had to meet this standard with the most expensive stone veneer.

There are standards for roof materials as well: roofs shall be covered with the “highest industry standard” roofing materials. All the typical roofing materials—clay tile, slate, concrete tile with natural texture and color, wood shakes or shingles, high profile 3-D asphalt/fiberglass shingles, synthetic materials, and metal—are allowed, though there are additional requirements for metal roofs to ensure high-quality materials and high-quality painted finish. Like the building material requirements, these are written to ensure that roofs are made of high-quality materials that are going to last a long time and look pretty from the street. All roof materials are also subject to the approval of the Plan Commission, so materials not listed above may still be allowed.

The R3 District has the same standards for roof materials, but when it comes to building materials, there are a few differences. First, fewer materials are listed as allowed: masonry, glass, 3-step hard stucco, fiber cement siding, and architectural metal are allowed. The ground floor of all structures must be 75% masonry, and at least 2 materials must be used (so, masonry and at least one other). No materials shall be less than 20% of the exterior wall finish, so hypothetically, you could have up to 5 materials. Fiber cement and metal are limited to no more than 33% of the building façade, and wood shingles and siding may be used as accent materials only. Building materials are once again subject to the approval of the Plan Commission.

Lapel’s standards attempt to balance a desire to see new construction built of durable, attractive, and more fireproof materials with a desire to allow a high degree of flexibility. Right now, the ordinance favors the former more than the latter, but several of the allowed materials can deliver similar levels of attractiveness, durability, and fireproofing as masonry at a fraction of the cost. If cost savings to homebuilders is desired, the ordinance can be amended to incentivize higher quality materials without outright requiring them, allowing the Town to still pursue its building quality goals.

One last thing to consider is monotony. The UDO does not contain any anti-monotony provisions, so there is a high potential for developers to build houses with the same exterior finish palette to benefit from economies of scale, leaving Lapel with subdivisions of monotonous houses. Relaxing the material standards slightly (in addition to adopting anti-monotony language) would help avoid this outcome.

Staff Finding: Current standards require a lot of masonry, which can increase the cost of construction significantly compared to an identical building with less expensive exterior finishes.

Staff Recommendation: Plan Commission should consider ways to relax the standards, including lowering the amount of masonry required, changing on where the masonry is

required, explicitly allowing simulated masonry to count towards the requirement, and rolling masonry requirements into the Architectural Standards table.

Architectural Design Standards

This was not one of the factors explicitly called for in the bill, but it has similar effects on the cost of housing as the standards for garages, building materials, and roof pitch that the bill says needs to be considered. In Lapel, all new residential design plans must earn a minimum of 15 points from the Architectural Standards Table (Exhibit 4). Tables of this nature are a common way of incentivizing and rewarding particular design choices and are used in programs such as LEED or WELL. However, the way this table is implemented can make it difficult to reach 15 points despite the large number of points available because almost every item requires a builder to go beyond the minimum standards.

The simplest solution would be to lower the number of required points, but a more powerful solution would be to revisit the weights attached to each of the items in the table and adjust them. One important way of doing that is to increase the number of points potentially earned by achieving an item. For example, having a covered porch of 50 sf or more and having a wraparound porch that is at least 6 feet deep are both worth 3 points despite the fact that a wraparound porch is a much more expensive design feature and has a greater impact on the overall look of the finished home. If the covered porch is worth 3 points, the wraparound porch should be worth 4 or 5 points. Similarly, facing the entire building with masonry earns a builder 3 points, but as discussed above, that could represent a significant expense, especially for a larger home, so 3 points may not be enough of a reward.

Another change would be to make it possible to earn more points by taking an item to a higher standard. For example, a builder can get 1 point for putting decorative material on at least one gable that faces a public way, but they only earn that point once no matter how many gables they decorate. The table could be amended to award 1 point per gable, up to a maximum number, which would encourage such decorations to be a consistent design element instead of a one-and-done item. Here's where the masonry requirements could be folded in. Currently 3 points are awarded for a home that has 100% masonry facades. That could be bumped up to 4 points for example and then you could have a point awarded for each additional 25% (so 25% of the façade is worth 1, 50% is worth 2, and so on).

One final path for reform that ought to be considered is making the table (and its companion Conservation Standards table) more central to the architectural and building materials standards by integrating the existing standards into it more fully. Mandatory requirements could be added to the table and given a weight as well, making it so that it is possible to hit 15 points by doing everything that is required plus a few optional design elements. Adopting this approach could provide a better way of achieving a balance between requiring high-

quality construction and allowing for flexibility in design. It would also open up the possibility of granting additional rewards to going above and beyond the minimum such as density bonuses, relief from parking standards, or relaxed setback restrictions.

Staff Finding: The implementation of the Architectural Standards (and to a lesser extent, the Conservation Standards) table tends to lead to increased costs per square foot in order to meet the required point minimum. The table therefore becomes a barrier to development when it could be more integrated into the design process for builders/developers.

Staff Recommendation: The UDO should be amended, adopting one or more of the following strategies:

- Lower point minimum
- Revised weights
- Integration with minimum requirements

Property Height Limitation

The three residential districts have slightly different maximum height limits:

Structure	R1	R2	R3
Primary	35 feet	35 feet	45 feet
Accessory	35 feet	Height of Primary	Height of Primary

In typical residential construction, 35 feet is tall enough to allow for 3 floors with some height left for the roof. The higher maximum in R3 reflects that buildings in that district may need to be taller to fit the units, amenities, and required parking. Anything taller than this would be out of character for Lapel as most buildings are a single story, and there are very few buildings or parts of buildings that are taller than three (church towers and spires and grain elevators).

Staff Finding: The height restrictions for residential buildings are consistent with Lapel’s character, and taller buildings would be inappropriate.

Staff Recommendation: No action required.

Review Impact Fee Zones

An impact fee zone is the area in which new development will be required to pay an impact fee. The fee schedule lists a water impact fee and a sewer impact fee, both for \$2,000, but

staff could not find a fee ordinance establishing these fees or describing the impact fee zone.

In order to begin collecting impact fees (or resume collecting impact fees created by an existing ordinance), the town must first pass an ordinance creating the impact fee and its zone according to the process described in IC 36-7-4-1300 Series as amended by the bill.

Staff Finding: The town does not have an impact fee ordinance complying with IC 36-7-4-1300 Series.

Staff Recommendation: The town should begin the process of developing and adopting an impact fee ordinance.

Permitting Processes and Timelines

The bill requires that Lapel consider how various planning and permitting processes can be shortened by at least 15 days. What follows is a look at the procedures for various permits (as defined in the bill) with rough estimates of their timelines and discussion on whether timelines can be shortened.

Before that, there are a few general facts to keep in mind as you consider the following discussion:

- There are 3 related but distinct sources of authority in these matters:
 - the UDO as adopted and amended by Council;
 - the Rules and Procedures as adopted and amended by the Plan Commission or Board of Zoning Appeals (BZA);
 - the discretion of the Administrator as allowed by ordinance, by the Rules and Procedures, and by approval from Plan Commission and BZA
- Therefore, there are 3 ways to make changes to these processes:
 - Amending the UDO
 - Amending the Rules and Procedures
 - Amending the application packets, which are drafted by the Administrator and approved by the Plan Commission or BZA
- The time it takes to service an application is proportional to the size of the staff and the number of applications.
 - Applications for Plan Commission and BZA are rare compared to the volume of building permits.

- Current planning and building inspections staff consists of 2 contractors who may have other clients and other projects and therefore cannot simply drop everything when an application comes in.
- Processing applications also interrupts the administrative tasks of staff, such as performing this audit and writing this report.
- The bill is focused on reducing the time between submission of a complete application and the rendering of a decision. Some possible reforms would shorten this timeline while not necessarily having any impact on the overall timeline for a developer.

Keep these things in mind as you read the discussion below.

Rezoning and PUD Procedures

Before property can be subdivided and developed, it may be necessary to rezone the intended building site. For large housing developments, developers may seek to establish a Planned Unit Development (PUD) instead of using the base zoning.

Zone Map Change (Rezoning)

Before land can be developed for residential use, it must be in the appropriate zoning district. The steps in the rezoning process are as follows:

- Application submission and internal review (~2 weeks): The Administrator will review the application and prepare a staff report for the Plan Commission's consideration.
 - Last month's amendments detail steps for technical review and establish a Technical Advisory Committee (TAC) as a subcommittee of the Plan Commission
 - Application requirements include septic/sewer verification, but no other prior approvals
- PC Public Hearing (~4-7 weeks): Once the application satisfies the Administrator, it shall be considered at a Public Hearing by the Plan Commission.
 - Applicant is responsible for providing proper notice per the rules of the Plan Commission. Public Hearings must be noticed no later than 10 days prior to the hearing. This can be done concurrently with staff review.
 - Plan Commission meetings are held the 2nd Thursday of each month. The filing deadline for any given meeting is about 4 weeks prior to the meeting, but an application submitted earlier in the month may have to wait up to 3 weeks longer. This gives staff time to review the application, provide comments, and receive and review any amendments to the application before the meeting. A shorter window is possible but at the risk of less thorough review.

- The hearing will not be scheduled until the application is complete, per the rules of the Plan Commission
- A hearing must be held within 60 days of submission of a complete application
- Certification of PC Recommendation to Council: Plan Commission votes to recommend that Town Council approve or deny the proposed rezoning.
- Town Council Decision (1-5 weeks): Town Council will consider the application at a Public Meeting within 90 days of receiving the PC's certified recommendation.
 - Town Council meetings are held the 3rd Thursday of each month, so it is possible for a proposal heard one month to be decided the following week. However, unless Council is following the case closely and attends or watches the Public Hearing, one week will likely not be enough time to consider the proposal themselves
 - PC's recommendation may include conditions and commitments that the applicant may need time to meet before Council decides on their proposal
 - These factors make it more likely that the application will be considered the following month.

From submission of a complete application to decision, a rezoning may take between 5 and 12 weeks (35-84 days). The long time required for a decision is due largely to the need for rezonings to go before two bodies to get a final decision and the way the calendars for these bodies sync. There may be ways to make this process smoother, particularly for proposals that are fairly straightforward and inoffensive, such as adopting special procedures for these kinds of applications for councilmembers, commissioners, and/or staff.

Indiana Code does allow an alternative process for rezonings to be adopted. This alternative process gives Plan Commission the final decision-making authority unless an aggrieved person or Town Council submits a request/notice in writing for Town Council to make the final decision. This would reduce the time to a decision to 28-49 days, which may meet the goal of reducing the length of a permitting process by 15 days or more. This alternative process would allow Town Council to consider significant or controversial proposals while allowing smaller, less exciting proposals to be decided more quickly.

Staff Finding: The process for rezoning can be quite long, but under the current process it cannot be any shorter. An alternative process may be required to reach a decision on a significantly shorter timeline.

Staff Recommendation: Plan Commission and Council should consider policies and procedures both within and outside of the UDO that can be adopted to enable quicker decision-making on rezonings.

Planned Unit Developments (PUDs)

A PUD is a special type of zoning district, but in Lapel PUD proposals have to go through a few more steps:

- **Pre-Application Meeting:** A pre-application meeting is required before an applicant can submit their application. At the meeting, the Administrator discusses the proposal with the applicant, identifies all required materials for a complete application, and can point out any easy to spot holes in the proposal such as the need for waivers.
- **Preliminary Plan (~5-12 weeks total):** The Preliminary Plan is a submittal package that includes the PUD Ordinance, the Preliminary Plat, and Site Development Plan among the other requirements for a complete application. This package goes through the same process described above for rezonings.
- **Final Detailed Plan submission and administrative review (~2 weeks):** Applicant shall submit to the Administrator a similar package as the Preliminary Plan but with greater detail for administrative review and approval.

Because the Preliminary Plan and Final Detailed Plan require separate applications, the extra step of the Final Detailed Plan should not affect the findings and recommendations in the previous section concerning rezonings. There is no way to shorten the decision window of the Final Detailed Plan by 15 days or more other than to eliminate that process.

Subdivision Procedures

It may be necessary to subdivide a parcel into buildable lots before any homes can be built. In Lapel, this can be achieved through Administrative Subdivisions or Major Subdivisions.

Administrative Subdivision (Obsolete)

The Administrative Subdivision process allows the subdivision of a parcel zoned Ag or R1 into up to five (including the remnant of the parent parcel) smaller lots. The number of lots allowed is based on a sliding scale determined by the size of the parent parcel so that the larger the parent, the more lots it can be broken into. These subdivisions must produce lots that meet the lot standards of their zoning district and cannot involve any public improvements to the ROW, except for the construction of sidewalks. The steps in the process are as follows:

- **Submit application for Rural Development Concept Plan:** A complete application will include the following:
 - The application form with all required fields filled out
 - Rural Development Concept Plan drawings prepared to the specifications in the ordinance

- Any other documents required by the Administrator, such as deeds, titles, recorded easements, commitments, or covenants
- Plat Review Committee Review (~2 weeks): The application will be reviewed by the Plat Review Committee, which is a subcommittee of the Plan Commission
 - Administrator will forward the application materials to Committee members and Committee members will send back comments and markups
 - Administrator will schedule a Plat Review Committee meeting for no sooner than 15 days after the application is forwarded to the committee members
 - The Plat Review Committee does not have a regular meeting calendar and is called to convene when needed, so timing may vary depending on availability of members

The Plat Review Committee makes the final decision on the Rural Development Concept Plan, which serves as the Preliminary Plat for the subdivision. This process could take as little as 15 days, so it cannot be shortened by a further 15 days. Sometime after the approval of the Rural Development Concept Plan, the applicant must apply for Final Plat Approval:

- Submission of plat and internal review (~1 week): The Administrator has 5 business days to review a submitted final plat application
 - Administrator will provide applicant with comments or approval
- Submission and review of mylar copy (~1 week): The applicant submits a mylar copy of the final plat that addresses any comments from the first review. The Administrator has 3 business days to review the mylar copy.
- Plat Review Committee Meeting (~2 weeks): If the mylar copy is approved, a Plat Review Committee Meeting is scheduled for final approval. As there is no regular meeting calendar for these meetings, the Administrator will schedule the meeting no sooner than 15 days from the approval of the mylar copy to match the review window granted in the preliminary plat process.
- Upon approval, Applicant shall record the approved plat.

The final plat process can take as little as 23 days but may take longer due to the exclusion of weekends and holidays from the required review timelines. Taken together with the Rural Development Concept Plan process, an Administrative Subdivision takes a little over a month (38 days).

Minor Residential Subdivision

Last month, the Town replaced the previously described administrative subdivision process that simplifies the process for similar kinds of subdivisions both on the administrative side and on the applicant side.

The Minor Residential Subdivision maintains the same sliding scale of eligibility that the Administrative Subdivision had, and opens the process up to be allowed in any zoning district that allows single-family residential use instead of just Ag or R1. The new process is as follows:

- Pre-application meeting
- Submission of application: A complete application will include the following:
 - The application form with all required fields filled out
 - Plat plan drawings prepared to the specifications in the ordinance
 - Any other documents required by the Administrator, such as deeds, titles, recorded easements, commitments, or covenants
- Preliminary Review (~15 days): Relevant members of the TAC will review the submittal for compliance with all relevant federal, state, and local ordinances and identify service capacity concerns or potential conflicts and make comments.
 - Review can be conducted asynchronously (no actual meeting is required)
 - Committee approval or approval with conditions advances the plat to a public hearing before the Plan Commission
- PC Public Hearing and Final Decision (~4-7 weeks): Once the application satisfies the Administrator and TAC, it shall be considered at a Public Hearing by the Plan Commission.
 - Applicant is responsible for providing proper notice per the rules of the Plan Commission. Public Hearings must be noticed no later than 10 days prior to the hearing. This can be done concurrently with Preliminary Review.
 - Plan Commission meetings are held the 2nd Thursday of each month. The filing deadline for any given meeting is about 4 weeks prior to the meeting, but an application submitted earlier in the month may have to wait up to 3 weeks longer.
 - If the application is not ready by the time of the hearing, the hearing will be continued to the next meeting.
 - If approved, the Administrator signs the plat and releases it to the applicant for recording.
 - If denied, the applicant can revise and resubmit, but the resubmission may be treated as a brand new submission, requiring a new application, repayment of fees, and resubmission of relevant documents.

Although this revised process adds a public hearing, its total length is similar to the Administrative Subdivision process it replaced. From the time that the application is submitted to the time of final decision can be as little as 28 days or stretch to 49 days depending on when the application is submitted. The fact that this process requires only a single plat rather than two (Preliminary and Final) saves time even with the requirement for a public hearing.

Staff Finding: The process was amended recently. There has been no opportunity to see how it works in practice, but it is anticipated that it is as streamlined as possible short of being fully administrative.

Staff Recommendation: No action required.

Major Subdivision

Prior to last month, any subdivision not considered exempt (which included administrative subdivisions) was accomplished through the following process:

- Sketch Plan Review (up to 30 days): The applicant submits a sketch plan for review
 - Particular attention given to arrangement, location, and width of streets; their relation to topography; sewage disposal; drainage; lot size and arrangement; further development of adjoining land; and conformity to Thoroughfare and Comprehensive Plans
 - Administrator meets with applicant to provide them with comments and decision
- Submit Preliminary Plat application: A complete application will include the following:
 - The application form with all required fields filled out
 - Preliminary plat drawings prepared to the specifications in the ordinance
 - Any required approvals from Madison County Drainage Board
 - Will-serve letters from local utilities or affidavit indicating the appropriate utility providers have been forwarded a copy of the Preliminary Plat
 - Any other documents required by the Administrator, such as deeds, titles, recorded easements, commitments, or covenants
- Preliminary Review (~2 weeks): The application will be reviewed by the Administrator and the TAC
- PC Public Hearing (~4-7 weeks): Once the application satisfies the Administrator and Plat Review Committee, it shall be considered at a Public Hearing by the Plan Commission.
 - Applicant is responsible for providing proper notice per the rules of the Plan Commission. Public Hearings must be noticed no later than 10 days prior to the hearing. This can be done concurrently with Preliminary Review.
 - Plan Commission meetings are held the 2nd Thursday of each month. The filing deadline for any given meeting is about 4 weeks prior to the meeting, but an application submitted earlier in the month may have to wait up to 3 weeks longer.

- If the application is not ready by the time of the hearing, the hearing will be continued to the next meeting.
 - Construction Plan Submission and Approval (~2+ weeks): The applicant submits plans for the construction of public improvements such as roads, sidewalks, common areas, and ponds
 - A complete application will include construction drawings for all public improvements and site development improvements prepared to the specifications in the ordinance
 - The TAC will review the drawings. When they are satisfied, the Construction Plan will be administratively approved.
 - Full approval of the Construction Plans should require the approval of any town, county, state, or federal agencies with approval authority over aspects of the development (e.g. IDEM, County Drainage Board, INDOT, etc.) as well as will-service letters if they had not yet been received by the time of Preliminary Plat approval
 - Approval of the Construction Plans is accompanied by a Subdivision Improvement Location Permit (SILP)
 - Build Public Improvements: Upon approval of the Construction Plans, the applicant will be granted an SILP to begin construction of the public improvements.
 - Ordinance does not seem to require Performance Surety before granting of SILP
 - SILPs are a type of Improvement Location Permit and are subject to the same expiration regulations: they expire after 6 months if no work has begun (and no Performance Surety has been posted) and last for 2 years with up to 3 six-month extensions allowed
 - Submit Final Plat application: A complete application will include the following:
 - The application form with all required fields filled out
 - Plat drawings prepared to the specifications in the ordinance
 - Original surety documents
 - Hard and digital copies of “as-built” drawings
 - A map showing the locations of street signs, street lights, and fire hydrants
 - Any other documents required by the Administrator, such as deeds, titles, recorded easements, commitments, or covenants
 - Committee Review of Final Plat (~2 weeks): The TAC will review the submittal for consistency with the Preliminary Plan, Construction Plan, and the requirements of the UDO
-

- Approval of Final Plat: the Administrator signs the Final Plat and forwards it to the Plan Commission
 - Final Plat approval is not fully certified until it is signed by the Plan Commission President and Secretary
 - The Plan Commission shall not certify a Final Plat until appropriate Surety has been provided
- Acceptance of Public Improvements (up to 28 days): Once approved and certified, the dedication of the public improvements will be placed on the Town Council agenda.
 - If Town Council accepts the dedications, then the President and Secretary shall sign the Final Plat
 - After receiving Town Council's signature, the plat will be released for recording. The Final Plat expires if it is not recorded within a year of full approval
 - Permits will not be issued to individual lots within the subdivision until a copy of the recorded Final Plat is returned to the Administrator

This process has been amended so that instead of a Sketch Plan review, the applicant schedules a pre-application meeting with the Administrator. Performance surety is now required if the applicant chooses to get the final plat recorded before completion of the public improvements. These changes do not affect the timing of the process except to the extent that the replacement of the Sketch Plan with a Pre-Application Meeting may save the applicant up to 30 days of additional review time.

Like the obsolete Administrative Subdivision process, this process is actually several processes strung together in a chain: the Preliminary Plat, Construction Plan, and Final Plat each have their own application, and a decision is rendered on each of these applications. These applications may come in close succession or may be separated by months, and this time is outside the responsibility of the Town of Lapel, its boards, and its staff.

Approval of the Preliminary Plat comes about 28 to 49 days after submission, with most of this time taken up by the period between monthly Plan Commission meetings. This also includes the Plat Review Committee's review and time for revisions prior to the Public Hearing. Shortening this period would require additional Plan Commission meetings and could lead to rushed reviews and applications that are not ready for the Public Hearing. Furthermore, Preliminary Plat applications include as a condition of completeness several prior approvals and will-serve letters. Developers will almost certainly attempt to submit applications that do not have all of these approvals and expect the Plan Commission to make a decision before these approvals are in hand. In such cases, Plan Commission should make their approval conditional on these other approvals and will-serve letters.

It is assumed that there will be a delay of several months between the approval of the Preliminary Plat and the submission of Construction Plans. This is because even if the Construction Plans are being developed in conjunction with Preliminary Plat design, the Preliminary Plat approval process may result in changes that delay the completion of the Construction Plans. However, Construction Plans can be approved in as little as 15 days after submission, depending upon the availability of TAC members. There is no room for this process to get any shorter.

By the time the applicant is applying for Final Plat approval, the public improvements will be substantially complete, so the review is more checking to make sure that what was built matches what was approved. At minimum, this review will take 15 days as that is the waiting period specified in the ordinance between an invitation to a Preliminary Review and the due date of the review. However, the timing of inspections may extend this timeline as the Building Inspector, Town Engineer, and others with inspection responsibilities should inspect the development and provide comments to the TAC to aid them in determining whether the construction matches the approved Construction Plan. The TAC should try not to issue a decision before these inspections occur.

Accepting dedicated public improvements is part of the Final Plat approval process, so the time it takes Town Council to accept the dedication is part of the time to a final decision on these applications. All effort should be made to prepare a resolution for Town Council to pass and sign as soon as possible after certification of the Final Plat by the Plan Commission to avoid drawing out the process unnecessarily. An optimal process would deliver an approved Final Plat ready to be recorded within 30 days of applying.

Staff Finding: Major subdivision now requires three separate processes that build on one another and must be completed in sequence. Each of these three processes is as streamlined as possible without sacrificing review quality.

Staff Recommendation: No action required.

Waivers

Waivers are the subdivision ordinance equivalent to Variances: they grant applicants relief from subdivision requirements that create undue hardship for them. When an applicant applies for a subdivision of any kind, they shall include applications for any desired waivers. Therefore, waivers are decided on the same timeline as Preliminary Plat approval. Therefore, the findings and recommendation are the same as those for Preliminary Plats for both processes above.

Building Permit Procedures

Development in Lapel requires the approval of an Improvement Location Permit (ILP). Building Permits (BPs) are a subset of ILPs that specifically authorize the construction, modification, or expansion of a structure. For the sake of simplicity, all references to ILPs alone include and apply to BPs unless otherwise noted. There are a couple of pre-conditions for approval of an ILP:

- For Major Subdivisions, an SILP is required before the construction of public improvements can begin. An SILP is issued upon approval of a Construction Plan
- For the individual lots in a subdivision (both Administrative and Major), ILPs cannot be issued until the final plat has been recorded

Applications for ILPs are reviewed by the Building Inspector. The bill limits the period for review of applications to 7 days and requires that inspections be carried out within 3 days of a request. Review of an ILP application consists primarily of review of the Site Development Plan (or Site Plan). The main factor affecting the amount of time it takes to get a final decision on an ILP application is the various other approvals that must be obtained first. In addition to the ones listed above there are these (as required):

- If served by a septic system, IDEM or County Health Department approval
- Any required state agency approvals (liquor license, manufactured home park license, etc.)
- Drainage board approval
- Potentially, will-serve letters from utility providers

The Building Inspector can still review the application and notify the applicant if the above approvals have not yet been obtained.

Additionally, the applicant may need to get a variance or special use permit before their ILP application can be approved. These are discussed in the next section.

Staff Finding: This process cannot be shortened.

Staff Recommendation: No action required.

BZA Procedures

Regardless of whether an applicant is seeking a Variance of Development Standards (VDS), a Variance of Use (VU), or a Special Use Exception (SUE), the process is the same:

- Submit VDS/VU/SUE application: A complete application will include:
 - A completed application form

- Affidavit and consent of property owner (if different from applicant)
- A property deed
- Any other documents required by the Administrator, such as a site plan, letter of intent or narrative, and other agency approvals and/or utility will-serve letters
- Internal Review (~2 weeks): Administrator reviews the application and may forward applications to Town Engineer, Building Inspector, and other agencies for technical review as necessary.
- BZA Public Hearing (~4-7 weeks): All BZA cases require a Public Hearing.
 - BZA meetings are held the 1st Thursday of each month. The filing deadline for any given meeting is about 4 weeks prior to the meeting, but an application submitted earlier in the month may have to wait up to 3 weeks longer.
 - Only 3 of the 5 seats on the BZA are filled, so the BZA has the bare minimum quorum. If one member cannot attend, the hearing must be continued

As with the applications requiring a Public Hearing at the Plan Commission, the minimum time to decision is determined by the public notice requirements, which are not spelled out by law but rather by the rules and procedures adopted by the BZA. Currently that period is 10 days. As with applications requiring Plan Commission approval, a shorter timeline would only be possible by scheduling more Plan Commission meetings and/or rushing through application review.

Staff Finding: The timeline for any BZA decision is determined by the meeting calendar and therefore cannot be shortened without adding more meetings to the calendar.

Staff Recommendation: No action required.

One Stop and Parallel Process Permitting

One Stop Permitting

One Stop Permitting refers to a permitting process that allows applicants to submit, track, and manage all their permits across multiple agencies and departments from one (usually online) portal. Currently, if you are seeking an ILP, you must come into Town Hall to get a hard copy of the application, then return your application to the Building Inspector. Meanwhile, if you want a rezoning, variance, subdivision, special exception, or other similar approval, you can find the application online, fill it out, and send or deliver your application to the Planning Administrator. This means there are two stops instead of one. Consolidating permitting would likely require an online application portal where incoming submissions can be forwarded to the appropriate departments/individuals for their review and approval, which could cost the Town several thousand dollars a year.

An intermediate solution may be to invest in an intranet and/or cloud storage solution that allows town employees and contractors to access application materials and communicate with one another to notify each other when necessary reviews are completed. Lapel has taken some steps in this direction:

- The computers in Town Hall seem to have access to the same network drives, but the Administrator does not currently have direct access to this network. Unless such access can be granted at a distance, this would require the Administrator to duplicate all files to be able to access them when not in Town Hall
- There is a Google Drive account associated with the @lapelindiana.org email domain that may allow for cloud storage of files, but this drive is not currently used for this purpose
- Any shared file management system should have standards for the naming of files and creation of new folders. Without this, files are likely to get lost between multiple users

It is worth noting however that the lack of a one stop portal has not been shown to be a cause of delay for permits in Lapel. This could be because the volume of applications is low and therefore easy to manage, or it could be because the current individuals responsible for managing the process communicate effectively. The costs of consolidating permitting likely outweigh the benefits, particularly since there is little to no potential for integration with county and state agencies, which are often the cause of permitting delays.

Staff Finding: There are solutions for further integration of permitting processes in Lapel, but at this volume of applications, the costs of doing so likely outweigh the benefits.

Staff Recommendation: No action required.

Parallel Process Permitting

Parallel permitting can refer to two ways of designing the permit process:

- Designers and permitting staff work together from early on in the project, identifying code compliance issues as the design is being finalized rather than after a design is complete
- Allowing applicants to pursue multiple approvals in parallel rather than sequentially

Where parallel approvals are appropriate, they are already allowed. For example, an applicant may submit their Preliminary Plat application and their PUD application at the same time so that the review of each may occur concurrently and they can be approved at similar times. However, most permits applications do not require a pre-application meeting,

which would allow the Administrator to help them identify opportunities for parallel submissions.

While applicants are encouraged to bring any preliminary plans and drawings to a meeting with the Administrator to ask questions, this does not involve a full and thorough review of preliminary or draft plans but rather answers to specific questions about compliance concerns. This prevents the Town from expending resources on leading applicants by the hand through the process and avoids putting the Administrator in a position to essentially design the applicant's proposal for them. If more in-depth plan reviews are desired, the applicant should be ready to pay for them.

Integrating frequent "plan checks" throughout the design process makes the most sense for large and complex projects because these are the projects with the greatest need for frequent plan checks and the money to pay for them. These projects take a long time to complete design, and to go through all that time, then sit and wait for review, then have to make changes wastes a lot of time and costs a lot of money to developers. If the Town wishes to offer this kind of service, it should amend the fee schedule to set a reasonable price or require applicants to reimburse the town for its expense in paying the plan reviewer. Parallel process permitting is also helpful to large projects because of their complexity. The plan checks help designers remain in compliance with the multiple codes and ordinances they may be required to follow. There haven't been any projects in Lapel, nor have any developers expressed interest in building a project in Lapel that would need this level of service.

Staff Finding: Applicants are already allowed to pursue multiple permits at once where appropriate. Full-service parallel process permitting could be costly for the Town to provide and would require changes to the fee schedule. Changes to the fee schedule may already be warranted.

Staff Recommendation: Council should update the fee schedule to better cover the costs of planning activities.

Using Property Tax Abatements to Enable Higher Density and Mixed Income Communities

Finance and Economic Development planning are not my areas of expertise, however I can offer a few points to consider. Property tax abatements may come in the form of TIFs or deductions, credits, or other modifiers when calculating the property tax owed, and they are a common financial incentive for encouraging certain development forms and practices. However, there is a catch, particularly when such abatements are used to encourage housing. Reductions to property taxes from new housing development means that new developments increase the burden on public school districts, parks, and other similar public

services and amenities that cater to and support residents (rather than businesses) without paying their fair share for the impact they are causing.

This becomes especially problematic when the goal is increasing density or incentivizing mixed income housing. This is because increased density means impacts on schools and other similar amenities will be more acute as more people can move into the same area. Meanwhile, mixed income housing means more lower income households will move in, and children from these households often need more educational support, meaning such families have a greater impact on the school district.

While increasing density and encouraging more mixed income housing are both desirable goals, using methods that will reduce the revenue gained from such development at a time when funding is already being constricted to accomplish those goals doesn't seem like a good course of action.

Staff Finding: Property tax abatements are likely not a financially responsible course of action.

Staff Recommendation: No action required.

Donating Vacant Land for Affordable Housing Development

The table below lists the vacant or underdeveloped properties owned by the Town of Lapel. The list therefore does not include properties such as Town Hall or the Waterworks. Also excluded are ROW dedications. Some of the properties listed below may contain utilities such as lift stations or pedestals.

State ID	Location	Size (Acres)
48-10-21-400-009.000-032	North end of Ford, in front of Community Hospital of Anderson	0.036
48-10-28-103-204.000-032	Southeast corner of Erie and Pendleton	0.001
48-10-28-104-029.000-032	Southeast corner of John and 9th	0.125
48-10-28-104-112.000-032	12 W 7 th Street	0.09
48-10-28-201-003.000-031	Pendleton Ave	0.037

48-10-28-202-057.000-031	W Water St	0.008
48-10-28-203-013.000-031	Southeast corner of SR 32 and S 1000 W	0.009
48-10-28-302-004.000-031	East side of S 1000 W, north of Stony Creek	4.39
48-10-28-403-001.000-032	Southern half of Brookside Park	~9
48-10-33-100-103.000-032	South side of W 300 S near Brookside Pond	0.036
48-15-09-100-002.000-044	East bank of Mud Creek, west of SR 13	4.2

All but three of these properties (the ones highlighted in green) are too small to meet the minimum lot size requirements and therefore cannot be developed without variances or being assembled with other neighboring properties to be re-platted into a larger property. Of the three properties large enough to be developed, two of them are located largely in a floodplain. About half of the 4.2 acres on Mud Creek is outside of the floodplain, but has no road frontage, so it is also not developable for that reason. That leaves only the southern half of the property that contains Brookside Park as the only land held by the Town of Lapel that would be suitable for housing development of any kind; however, if housing development is desirable for this property, it would perhaps be a better option for the Town to hold onto the property and provide the housing itself either through a public housing agency or a land lease program of some kind. The more desirable use of the property though might be to reserve it for a future expansion of Brookside Park.

Staff identified two town-owned properties (highlighted in yellow) that, while not suitable for residential development, may be developed by the Town for other purposes. Both of these properties are close to Main Street, so the Town could develop them into public parking facilities which could generate a source of revenue for the Town and allow the Town to relax parking requirements in the C2 District, as mentioned earlier in this report.

Staff Finding: The Town of Lapel owns only one property that could be developed as affordable housing, but donating the land for that purpose would not be in the Town's best interests.

Staff Recommendation: No action required.

CORRESPONDENCE

As of this writing, staff has not received written or verbal statements regarding this subject.

RECOMMENDATIONS

Staff recommends the following:

1. Amend the Use Matrix and tables to permit duplexes in R1, R2, and R3.
2. Consider allowing up to 4 units by special exception in R1.
3. Consider allowing up to 4 units by right and 5-8 units by special exception in R2.
4. Consider preemptively rezoning areas zoned R2 to R3.
5. Adopt more robust manufactured home standards and consider creating exceptions from base zoning standards to allow manufactured homes to be smaller or exclude them from certain architectural requirements.
6. Clarify permission for building manufactured homes.
7. Consider if there is a smaller minimum lot size and minimum dwelling area they are willing to accept and if the potential savings to buyers are worth making that change.
8. Amend the Buffer Zone Matrix to require lower level buffers (or no buffers) when R1 is adjacent to R2 and vice versa.
9. Consider changes to the parking standards in conjunction with changes to the allowed uses and size and bulk standards of each zoning district.
10. Consider ways to relax the standards, including lowering the amount of masonry required, explicitly allowing simulated masonry to count towards the requirement, and rolling masonry requirements into the Architectural Standards table.
11. Amend the Architectural Standards table by adopting one or more of the following strategies: lower point minimum, revised weights, integration with minimum requirements
12. Begin the process of developing and adopting an impact fee ordinance.
13. Consider policies and procedures both within and outside of the UDO that can be adopted to enable quicker decision-making on rezonings.

MOTION OPTIONS

Commission members should make motions on individual items.

1. Motion to create a subcommittee to discuss/explore/consider (topic) further.
2. Motion to instruct staff to research/explore (topic) further.
3. Motion to instruct staff to prepare a text amendment to (topic of amendment).
4. Motion to ***continue*** the public hearing/Plan Commission discussion of (topic) until the next regular meeting on August 13, 2026.

Next Plan Commission meeting date(s): August 13, 2026.

EXHIBIT 1. SUBURBAN MULTIPLEX EXAMPLES



Former Triplex in Lapel, IN



Quadplex in Polk City, IA



Duplex with Side Entry in Chicago, IL area



Mirrored Duplex in Avon, IN



Two-Story Mirrored Duplex in Noblesville, IN



Six-plex in Fishers, IN

TUSCANY

LAPEL, IN

Frankton-Lapel Community Schools

RANCH STYLE	SQ FT	BEDS/BATHS	BASE PRICE
Ashton	1,354	3 Bed/2 Bath	\$221,995
Bradford	1,613	3 Bed/2 Bath	
Chestnut	1,801	3 Bed/2 Bath	\$252,995
TWO STORY	SQ FT	BEDS/BATHS	BASE PRICE
Juniper	1,760	3 Bed/2.5 Bath	
Ironwood	1,963	3 Bed/2.5 Bath	
Aspen II	2,176	4 Bed/2.5 Bath	
Spruce	2,343	4 Bed/2.5 Bath	
Palmetto	2,580	4 Bed/2.5 Bath	
Cooper	2,813	4 Bed/2.5 Bath	
Norway	2,961	5 Bed/2.5 Bath	
Empress	3,198	5 Bed/2.5 Bath	

yourarborhome.com

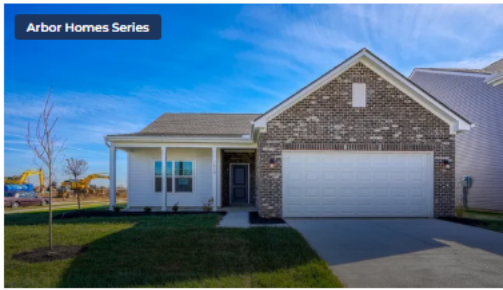


Arbor Homes reserves the right to revise, change and/or substitute features, dimensions and architectural details without notice. Measurements and dimensions are approximate and will vary from the homes built. Elevations and exterior materials may vary. Photographs and renderings are for illustration purposes only and are not part of a legal contract. Prices are subject to change without notice. Arbor Homes is an equal opportunity home builder. Additional options may be available. Please contact a neighborhood sales manager for details.

04/21/2026.

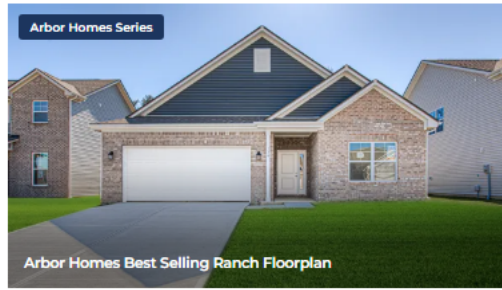


ARBOR
H O M E S



Arbor Homes Series

3 Beds	2 Baths	The Ashton
1,354 SQ. FT.	1 Story	\$221,995 <small>\$1,064/mo.*</small>
MORE DETAILS		



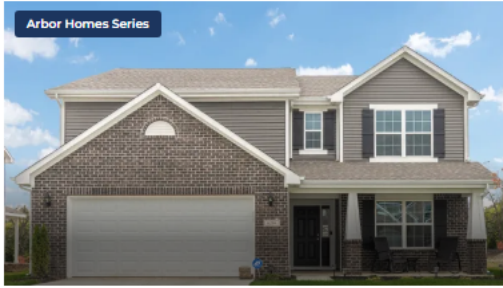
Arbor Homes Series

3 Beds	2 Baths	The Chestnut
1,801 SQ. FT.	1 Story	\$252,995 <small>\$1,212/mo.*</small>
MORE DETAILS		



Arbor Homes Series

4 Beds	2.5 Baths	The Spruce
2,343 SQ. FT.	2 Story	From The \$260's
MORE DETAILS		



Arbor Homes Series

5 Beds	2.5 Baths	The Empress
3,198 SQ. FT.	2 Story	From The \$290's
MORE DETAILS		



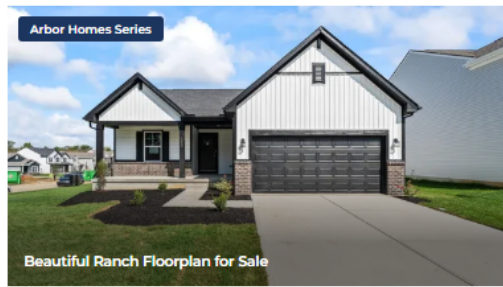
Arbor Homes Series

4 Beds	2.5 Baths	The Cooper
2,813 SQ. FT.	2 Story	From The \$290's
MORE DETAILS		



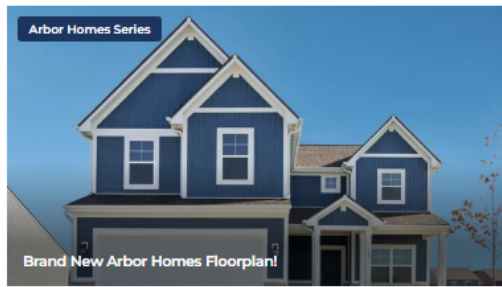
Arbor Homes Series

5 Beds	2.5 Baths	The Norway
2,961 SQ. FT.	2 Story	From The \$290's
MORE DETAILS		



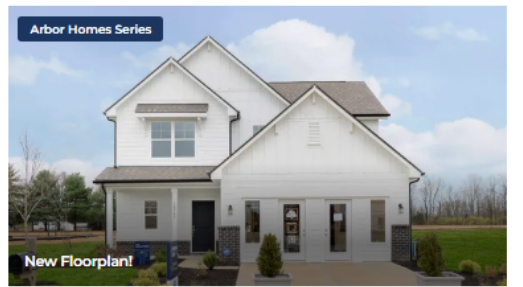
Arbor Homes Series

3 Beds	2 Baths	The Bradford
1,613 SQ. FT.	1 Story	From The \$230's
MORE DETAILS		



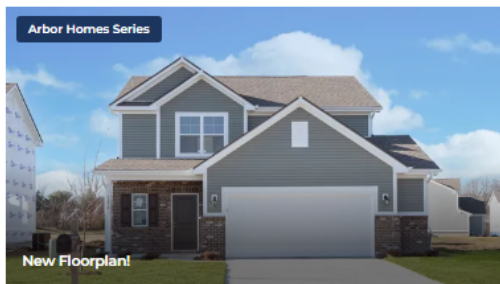
Arbor Homes Series

4 Beds	2.5 Baths	The Aspen II
2,176 SQ. FT.	2 Story	From The \$260's
MORE DETAILS		



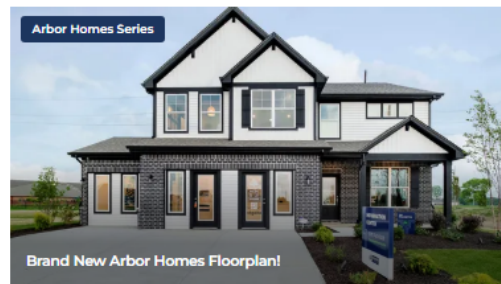
Arbor Homes Series

3 Beds	2.5 Baths	The Ironwood
1,963 SQ. FT.	2 Story	From The \$250's
MORE DETAILS		



Arbor Homes Series

3 Beds	2.5 Baths	The Juniper
1,760 SQ. FT.	2 Story	From The \$240's
MORE DETAILS		



Arbor Homes Series

4 Beds	2.5 Baths	The Palmetto
2,580 SQ. FT.	2 Story	From The \$280's
MORE DETAILS		

Available Homes

AREA (SQ FT)

1,483 - 3,079 sq ft

BEDROOMS

2 - 5 Bedrooms

BATHROOMS

2 - 3.5 Bathrooms

PRICE

\$0 - \$385,990

DEFAULT

RESET



FLOOR PLAN

Pembroke

FROM \$385,990
(Lot & Site Costs Additional)
3,079 SQ FT

4 - 5 Bedrooms
2.5 - 3.5 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Lancaster

FROM \$368,990
(Lot & Site Costs Additional)
2,653 - 2,664 SQ FT

4 - 5 Bedrooms
2.5 - 3.5 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Manchester

FROM \$365,990
(Lot & Site Costs Additional)
2,775 SQ FT

4 - 5 Bedrooms
2.5 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Kirkwood

FROM \$360,990
(Lot & Site Costs Additional)
2,472 - 2,546 SQ FT

4 Bedrooms
2.5 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



HOME

9436 Crimson Circle

LAPEL, IN
\$354,990
2,025 SQ FT
MIBOR #: 22048493
SEE MORE +

3 Bedrooms
2 Bathrooms
2 Car Garage
1 Levels

→ EXPLORE THIS HOME



FLOOR PLAN

Lafayette

FROM \$343,990
(Lot & Site Costs Additional)
2,259 SQ FT

4 - 5 Bedrooms
2.5 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Sheffield

FROM \$341,990
(Lot & Site Costs Additional)
1,801 SQ FT

3 Bedrooms
2 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Hartford

FROM \$337,990
(Lot & Site Costs Additional)
1,924 - 2,458 SQ FT

3 - 5 Bedrooms
2 - 3 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN



FLOOR PLAN

Waveland

FROM \$333,990
(Lot & Site Costs Additional)
1,619 SQ FT

3 Bedrooms
2 Bathrooms
2 Car Garage

→ EXPLORE THIS FLOOR PLAN




FLOOR PLAN


Addison


FROM \$326,990

(Lot & Site Costs Additional)

1,483 SQ FT

 3 Bedrooms

 2 Bathrooms

 2 Car Garage

[→ EXPLORE THIS FLOOR PLAN](#)




FLOOR PLAN


Concord


FROM \$326,990

(Lot & Site Costs Additional)

1,528 SQ FT

 3 Bedrooms

 2 Bathrooms

 2 Car Garage

[→ EXPLORE THIS FLOOR PLAN](#)

Windows		3	2	1
1.	Window mullion patterns on 75% of windows			X
2.	One full height, two-story bay window (for a one-story home, one full height bay window)	X		
3.	One bay window		X	
4.	One or more roof dormers		X	
5.	Two or more clerestory windows or windows with transoms above the main window		X	
6.	Front door with one or more sidelights, transom window or double door			X
7.	Ribbon windows with two or more horizontal rows of windows containing at least three windows each			X
8.	Decorative shutters on at least two street facing windows			X
9.	At least two special, decorative window heads or window sills on street facing elevations			X
10.	Four or more square feet of windows in the garage that are not on the door			X
11.	Garage door(s) with windows			X
Roofs		3	2	1
12.	Light colored, light-reflecting shingles / roofing material			X
13.	Clay, concrete tile, cement, or standing seam metal roof	X		
14.	Decorative roofing elements (e.g. copper above a bay window)		X	
15.	Greater than nine (9) inch roof overhang on all sides	X		
Architectural Details / Styles		3	2	1
16.	Facade with greater than 50% masonry (on all public use-facing sides)		X	
17.	100% masonry on all sides	X		
18.	Porte-cochere over driveway	X		
19.	Functioning or simulated chimney		X	
20.	Change in siding style between home and roof gable ends		X	

21.	Decorative material on at least one gable end facing a public street or public use (e.g. decorative vents, lentils, etc.)			X
22.	Garage not visible on front elevation	X		
23.	Provide a wide fascia at least four (4) inches around doors, windows, and porches.			X
Porches, Stoops, and Enhancements		3	2	1
25.	Covered porch of at least 50 square feet on the front elevation	X		
26.	Porch of at least 50 square feet on the front elevation		X	
27.	Wraparound porch, at least six (6) feet deep	X		
28.	Second story porch (at least 25 square feet)	X		
29.	Walk out back covered patio of at least 50 square feet		X	
30.	Eight (8) inch wide columns, as measured at the base of the column, on front or side porch			X
31.	Porch or balcony railings		X	
32.	Public view - landscape enhancements in yards that face streets, parks, golf courses, open space, or other public uses.	X		